

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**James N. Doman
Sharon A. Doman**
Debtor(s)

Bankruptcy Case No.: 15-20763-GLT
Issued Per 7/6/2017 Proceeding
Chapter: 13
Docket No.: 69 - 61
Concil. Conf.: July 6, 2017 at 11:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated June 2, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,155.00 as of July, 2017. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jul. 6, 2017 at 11:30 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 4 of PNC Bank, Claim No. 6 of County of Allegheny .
- ☒ H. Additional Terms: A Fee Application is needed if any fee (including retainer) exceeds, \$4,000.00 including any fees paid to prior counsel.

The secured claim(s) of the following Creditor(s) shall govern as to prepetition arrears, and the monthly post-petition payment shall be based on allowed payment changes: Claim No. 1 I of Quicken Loans.

West Mifflin Borough RE taxes shall be paid with 10% interest; Counsel for the debtors shall inform the Trustee as to what tax years the plan is providing for.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

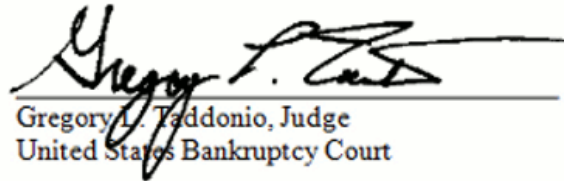
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: July 6, 2017

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 James N. Doman
 Sharon A. Doman
 Debtors

Case No. 15-20763-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: 149

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 Total Noticed: 29

Date Rcvd: Jul 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2017.

db/jdb
 cr +James N. Doman, Sharon A. Doman, 3207 Duquesne Ave, West Mifflin, PA 15122-1466
 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14082011 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
 14006950 +COMENITY BANK/ANN TYLR, PO Box 182789, Columbus, OH 43218-2789
 14006951 +COMENITY BANK/NWYRK&CO, PO Box 182789, Columbus, OH 43218-2789
 14006952 +CONCORD SERVING CORP, 4150 N Drinkwater Blvd STE 200, Scottsdale, AZ 85251-3643
 14045709 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 14006955 +Enhanced Recovery Co, PO Box 57547, Jacksonville, FL 32241-7547
 14006956 +IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
 14027377 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
 14006959 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 14047209 +Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive,
 Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
 14006961 +State Collection Service, 2509 S Stoughton, Madison, WI 53716-3314
 14006962 +THE HOME DEPOT/CBNA, PO BOX 6497, Sioux Falls, SD 57117-6497
 14006963 +Verizon Wireless, 500 Technology Dr, Weldon Spring, MO 63304-2225
 14026217 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
 14068346 +Wells Fargo Card Services, 1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14022941 E-mail/Text: ally@ebn.phinsolutions.com Jul 07 2017 01:37:58 Ally Financial,
 PO Box 130424, Roseville, MN 55113-0004
 14006949 +E-mail/Text: ally@ebn.phinsolutions.com Jul 07 2017 01:37:58 Ally Financial,
 PO Box 380901, Minneapolis, MN 55438-0901
 14051668 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 07 2017 01:42:08
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 14006953 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jul 07 2017 01:38:49
 Credit Collection Serv, PO Box 9134, Needham Heights, MA 02494-9134
 14006954 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Jul 07 2017 01:38:39
 Credit Management Company, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 14068742 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jul 07 2017 01:38:55 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14006957 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 07 2017 01:38:02 Kohls/Chase,
 PO Box 3115, Milwaukee, WI 53201-3115
 14006958 +E-mail/Text: bankruptcynotices@psecu.com Jul 07 2017 01:38:45 PENNSYLVANIA ST EMP C U,
 PO BOX 67013, Harrisburg, PA 17106-7013
 14068873 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 07 2017 01:54:40
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14006960 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 07 2017 01:54:44
 Portfolio Recovery Associates, 120 Corporate Boulevard Suite 100, Norfolk, VA 23502-4952
 14021834 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 07 2017 01:38:38 Quicken Loans Inc.,
 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
 cr Duquesne Light Company
 cr Quicken Loans Inc.
 14022942* Ally Financial, PO Box 130424, Roseville, MN 55113-0004
 14006964 ##+West Mifflin Borough, 3000 Lebanon Church Road, West Mifflin, PA 15122-2603

TOTALS: 3, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: dbas
Form ID: 149

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Total Noticed: 29

Date Rcvd: Jul 06, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Quicken Loans Inc. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Lawrence W. Willis on behalf of Joint Debtor Sharon A. Doman help@urfreshstrt.com,
urfreshstrt@gmail.com
Lawrence W. Willis on behalf of Debtor James N. Doman help@urfreshstrt.com,
urfreshstrt@gmail.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;dschimizzi@bernste
inlaw.com;acarr@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10